

WHAT IS CLAIMED IS:

1 1. A computerized method of searching property records relating to a
2 specific parcel, the method comprising:
3 receiving property record data for a plurality of parcels into a computer
4 system, wherein the property record data relates to source property record documents;
5 storing the property record data in a searchable database;
6 receiving into the computer system an identifier;
7 in the computer system, using the identifier to search the database and select
8 from the property record documents a set of relevant documents relating to the parcel;
9 in the computer system, using the set of relevant documents to produce a data
10 summary; and
11 outputting the data summary from the computer system;
12 wherein the data summary comprises information from which an underwriter
13 can underwrite a title policy, using commonly-accepted title policy underwriting rules,
14 without reference to the source documents, or images thereof, from which the data summary
15 originated.

1 2. The method of claim 1, wherein the title policy comprises a selection
2 from the group consisting of:
3 American Land Title Association (ALTA) Loan Policy;
4 ALTA Owner's Policy;
5 ALTA Short Form Residential Loan Policy;
6 Homeowner's Policy of Title Insurance for a One-to-Four Family Residence;
7 Standard Exceptions to the ALTA Loan Policy; and
8 endorsements to an ALTA policy.

1 3. The method of claim 1, wherein the data summary comprises a display
2 screen on a computer monitor.

1 4. The method of claim 1, wherein the data summary comprises a printed
2 document.

1 5. The method of claim 4, wherein the printed document comprises a title
2 abstract.

- 1 6. The method of claim 5, wherein the title abstract is generated
2 exclusively from the property record data.
- 1 7. The method of claim 4, wherein the printed document comprises a
2 policy.
- 1 8. The method of claim 1, wherein the data summary comprises a stream
2 of data directed to a second computer system that is different from the first computer system.
- 1 9. The method of claim 8, further comprising thereafter using the stream
2 of data to populate a document, wherein the document comprises a selection from the group
3 consisting of: policy, deed, mortgage, commitment, closing-related document, template, and
4 form.
- 1 10. The method of claim 1, further comprising:
2 creating at least one index relating to the property record data; and
3 using the at least one index together with the identifier to select relevant
4 documents.
- 1 11. The method of claim 1, wherein using the identifier to search the
2 database and select from the property record documents a set of relevant documents relating
3 to the parcel comprises:
4 in the computer system, using the identifier to search the database and select
5 from the property record documents a set of potentially relevant documents relating to the
6 parcel; and
7 in the computer system, applying logic to organize the documents.
- 1 12. The method of claim 11, wherein applying logic to organize the
2 documents comprises:
3 relating one or more documents to one or more other documents to identify
4 any unreleased mortgages.
- 1 13. The method of claim 11, wherein applying logic to organize the
2 documents comprises:
3 relating one or more documents to one or more other documents to identify
4 any defective transfers.

1 14. The method of claim 11, wherein applying logic to organize the
2 documents comprises:
3 relating one or more documents to one or more other documents to identify
4 any unreleased liens.

1 15. The method of claim 11, wherein applying logic to organize the
2 documents comprises:
3 relating one or more documents to one or more other documents to identify a
4 good stop in a chain of title.

1 16. The method of claim 1, wherein relevant documents include:
2 deeds, mortgages, assignments, liens, mortgage releases, lien releases, and tax
3 assessor's reports.

1 17. The method of claim 1, wherein the property record data is received
2 into the computer system before the relevant document set is selected.

1 18. The method of claim 1, wherein the identifier comprises a selection
2 from the group consisting of grantor name, legal description of the parcel, physical address of
3 the parcel, and a specific recorded document.

1 19. The method of claim 1, wherein receiving property record data for a
2 plurality of parcels into a computer system comprises:

3 receiving a plurality of images representing property records;
4 converting the images to electronic image data;
5 paginating the electronic image data into related groups representing
6 individual documents;
7 identifying the document type;
8 identifying data fields on each document;
9 using a combination of computer-implemented processes and manual
10 processes to convert information in the data fields into electronic information; and
11 organizing the electronic information into data records.

1 20. The method of claim 1, wherein the data summary comprises a listing
2 of the relevant documents.

1 21. The method of claim 20, wherein the listing of the relevant documents
2 includes a score for at least one of the documents that indicates the degree of relevance of the
3 document.

1 22. The method of claim 20, wherein the listing of the relevant documents
2 comprises a hyperlink for at least one of the documents that returns an image of the
3 document.

1 23. The method of claim 1, wherein the data summary includes a score that
2 provides an indication of the marketability of the parcel.

1 24. The method of claim 23, wherein the score comprises a grade.

1 25. A system for generating a data summary relating to a specific parcel,
2 wherein the data summary includes data from which an underwriter can issue a commitment
3 or approve a loan, using commonly-accepted underwriting rules, without reference to source
4 documents from which the data for the data summary originated, the system comprising:
5 a host computer system having a processor;
6 a storage arrangement in communication with the processor; and
7 software that programs the processor to:
8 receive property record data for a plurality of parcels, wherein the
9 property record data relates to source property record documents;
10 store the property record data in a searchable database in the storage
11 arrangement;
12 receive an identifier;
13 use the identifier to search the database and select from the property
14 record documents a set of relevant documents relating to the parcel;
15 use the set of relevant documents to produce the data summary; and
16 output the data summary.

1 26. The system of claim 25, further comprising a computer monitor for
2 displaying the data summary.

1 27. The system of claim 25, further comprising means for producing a
2 printed document from the data summary.

1 28. The system of claim 25, further comprising a communications
2 arrangement for directing the data summary to a second computer system that is different
3 from the first computer system.

1 29. The system of claim 25, further comprising an input system
2 comprising:
3 means for receiving a plurality of images representing property records;
4 means for converting the images to electronic image data;
5 means for paginating the electronic image data into related groups
6 representing individual documents;
7 means for identifying the document type;
8 means for identifying data fields on each document;
9 means for using a combination of computer-implemented processes and
10 manual processes to convert information in the data fields into electronic information; and
11 means for organizing the electronic information into data records.

1 30. A computer-readable medium having stored thereon computer
2 executable instruction for implementing a computerized method of searching property
3 records relating to a specific parcel, the method comprising:
4 receiving property record data for a plurality of parcels into a computer
5 system, wherein the property record data relates to source property record documents;
6 storing the property record data in a searchable database;
7 receiving into the computer system an identifier;
8 in the computer system, using the identifier to search the database and select
9 from the property record documents a set of relevant documents relating to the parcel;
10 in the computer system, using the set of relevant documents to produce a data
11 summary; and
12 outputting the data summary from the computer system;
13 wherein the data summary comprises information from which an underwriter
14 can underwrite a title policy, using commonly-accepted title policy underwriting rules,
15 without reference to the source documents, or images thereof, from which the data summary
16 originated.

1 31. The computer-readable medium of claim 30, wherein the method
2 further comprises:
3 creating at least one index relating to the property record data; and
4 using the at least one index together with the identifier to select relevant
5 documents.

1 32. The computer-readable medium of claim 30, wherein the data
2 summary includes a score that provides an indication of the marketability of the parcel.

1 33. The computer-readable medium of claim 32, wherein the score
2 comprises a grade.

1 34. A method of searching property records, comprising:
2 receiving property record data relating to a plurality of parcels into a computer
3 system, wherein the data relates to source documents;
4 storing the data in a searchable database;
5 receiving into the computer system a request for data summary relating to the
6 specific parcel;
7 using the data to generate the data summary;
8 outputting the data summary; and
9 using the data summary to underwrite a title policy without reference to the
10 source documents;
11 wherein the property record data is received before the data summary is
12 requested.

1 35. The method of claim 34, wherein the data summary comprises a stream
2 of data directed to a second computer system that is different from the first computer system.

1 36. The method of claim 35, further comprising thereafter using the stream
2 of data to populate a document, wherein the document comprises a selection from the group
3 consisting of: policy, deed, mortgage, and commitment.

1 37. The method of claim 34, wherein the data summary comprises a listing
2 of the relevant documents.

1 38. The method of claim 37, wherein the listing of the relevant documents
2 includes a score for at least one of the documents that indicates the degree of relevance of the
3 document.

1 39. The method of claim 37, wherein the listing of the relevant documents
2 comprises a hyperlink for at least one of the documents that returns an image of the
3 document.

1 40. The method of claim 34, wherein the data summary includes a score
2 that provides an indication of the marketability of the parcel.

1 41. The method of claim 40, wherein the score comprises a grade.

1 42. A method of searching property records, comprising:
2 receiving property record data relating to a plurality of parcels into a computer
3 system, wherein the data relates to source documents;
4 storing the data in a searchable database;
5 receiving into the computer system a request for data summary relating to the
6 specific parcel;
7 using the data to generate the data summary;
8 displaying the data summary; and
9 using the data summary to issue a commitment for a title policy without
10 reference to the source documents;
11 wherein the property record data is received before the data summary is
12 requested.

1 43. The method of claim 42, wherein the data summary comprises a stream
2 of data directed to a second computer system that is different from the first computer system.

1 44. The method of claim 43, further comprising thereafter using the stream
2 of data to populate a document, wherein the document comprises a selection from the group
3 consisting of: policy, deed, mortgage, and commitment.

1 45. The method of claim 42, wherein the data summary comprises a listing
2 of the relevant documents.

1 46. The method of claim 45, wherein the listing of the relevant documents
2 includes a score for at least one of the documents that indicates the degree of relevance of the
3 document.

1 47. The method of claim 46, wherein the listing of the relevant documents
2 comprises a hyperlink for at least one of the documents that returns an image of the
3 document.

1 48. The method of claim 42, wherein the data summary includes a score
2 that provides an indication of the marketability of the parcel.

1 49. The method of claim 48, wherein the score comprises a grade.